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PATENT

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Hogan, et al. Customer No. : 21003
Serial No. : 09/886,486 Examiner : Jalatee Worjloh
Filed : 06/22/2001 Group Art Unit: 3621
For : METHOD AND SYSTEM FOR CONDUCTING SECURE PAYMENTS
OVER A COMPUTER NETWORK WITHOUT A PSEUDO OR PROXY
ACCOUNT NUMBER

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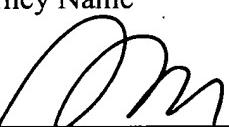
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GROUP 3600

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Robert C. Scheinfeld

Attorney Name


Signature

31,300

PTO Registration No

July 26, 2004
Date of Signature

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

This paper is submitted in response to the Office Action dated February 26, 2004, for the
above-identified patent application.

Amendments to the claims are reflected in the listing of claims which begins on page 3 of this paper.

Remarks/Arguments begin on page 6 of this paper.